

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gerald Joseph Ofier, Jr
Tammy J Ofier
Debtors

Case No. 17-02356-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 10, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	Gerald Joseph Ofier, Jr, Tammy J Ofier, 407 Russel CT, Effort, PA 18330-7766
4936303	Applied Card Bank, PO Box 5165, Newark, DE 19711
4936306	Capital One Bank USA N 15000, Capital One Dr, Richmond, VA23238-1119
4936308	Ccs/Bryant State Bank, 500 E 60th St N, Sioux Falls, SD57104-0478
4936307	Ccs/Bryant State Bank Attn: Bankruptcy, PO Box 215, Bryant, SD57221-0215
4936309	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD57104-0478
4936315	First Savings Credit Card, PO Box 5019, Sioux Falls, SD57117-5019
4936316	First Svgs Bk-Blaze, PO Box 5096, Sioux Falls, SD57117-5096
4936318	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD57104
4936321	+ Mabt/confin, 121 Continental Dr, Ste 1 Newark, DE 19713-4326
4936324	+ Ocwen Loan Servicing L, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
4936325	Ocwen Loan Servicing, LLC Attn: Research/Bankruptc, 1661 Worthington Rd Ste 100, West Palm Beach, FL33409-6493
4982523	Wells Fargo Bank, National Association, et. al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL, 33416-4605
4936326	Wells Fargo Dealer Services Attn: Bankruptcy, PO Box 19657, Irvine, CA92623-9657

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4936302	EDI: APPLIEDBANK.COM	Feb 10 2021 23:43:00	Applied Bank, PO Box 17125, Wilmington, DE19850-7125
4936305	EDI: CAPITALONE.COM	Feb 10 2021 23:43:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
4936310	EDI: WFNNB.COM	Feb 10 2021 23:43:00	Comenity Bank/Chadwcks, PO Box 182789, Columbus, OH43218-2789
4936311	EDI: WFNNB.COM	Feb 10 2021 23:43:00	Comenity Bank/Chadwicks, PO Box 182125, Columbus, OH43218-2125
4936312	Email/PDF: creditonebknofications@resurgent.com	Feb 10 2021 19:41:54	Credit One Bank NA, PO Box 98873, Las Vegas, NV89193-8873
4936313	Email/PDF: creditonebknofications@resurgent.com	Feb 10 2021 19:41:55	Credit One Bank NA, PO Box 98875, Las Vegas, NV89193-8875
4936314	+ EDI: AMINFOFP.COM	Feb 10 2021 23:43:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4936319	Email/Text: ktramble@lendmarkfinancial.com	Feb 10 2021 18:47:00	Lendmark Financial Ser, 2118 Usher St, NW Covington, GA 30014-2434

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4936320	Email/Text: ktramble@lendmarkfinancial.com	Feb 10 2021 18:47:00	Lendmark Financial Services, 2118 Usher St, NW Covington, GA 30014-2434
4967900	Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2021 19:47:29	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4936322	+ Email/Text: bankruptcy@matcotools.com	Feb 10 2021 18:47:00	Matco Tools, 4403 Allen Rd, Stow, OH 44224-1096
4970226	EDI: PRA.COM	Feb 10 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4930697	+ EDI: PRA.COM	Feb 10 2021 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4971796	+ EDI: JEFFERSONCAP.COM	Feb 10 2021 23:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4960280	EDI: Q3G.COM	Feb 10 2021 23:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4978516	EDI: Q3G.COM	Feb 10 2021 23:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4939268	EDI: WFFC.COM	Feb 10 2021 23:43:00	Wells Fargo Bank, N.A., dba Wells Fargo Dealer S, PO Box 19657, irvine, CA 92623-9657
4936327	EDI: WFFC.COM	Feb 10 2021 23:43:00	Wfids, PO Box 1697, Winterville, NC28590-1697
4985792	Email/Text: jennifer.chacon@spservicing.com	Feb 10 2021 18:47:00	Wilmington Savings Fund Society, FSB, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4936323		Midland Funding, 2365 Northside Dr Ste 30 San Diego, CA9
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4936317	*P++	FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096, address filed with court:, Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD57108-2253
4936304	##	Beneficial, PO Box 1231, Brandon, FL 33509-1231

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2021 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Wells Fargo Bank National Association, et al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Bradley Warren Weidenbaum	on behalf of Plaintiff Gerald Joseph Ofier Jr weidenbaumlaw@gmail.com, G25181@notify.cincompass.com
Bradley Warren Weidenbaum	on behalf of Debtor 1 Gerald Joseph Ofier Jr weidenbaumlaw@gmail.com, G25181@notify.cincompass.com
Bradley Warren Weidenbaum	on behalf of Plaintiff Tammy J Ofier weidenbaumlaw@gmail.com G25181@notify.cincompass.com
Bradley Warren Weidenbaum	on behalf of Debtor 2 Tammy J Ofier weidenbaumlaw@gmail.com G25181@notify.cincompass.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Wells Fargo Bank National Association, As Trustee For et al. pamb@fedphe.com
Karina Velter	on behalf of Creditor Wells Fargo Bank NA dba Wells Fargo Auto amps@manleydeas.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, As Trustee For et al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, et al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank National Association, As Trustee For et al. pamb@fedphe.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Wells Fargo Bank Corporate Trust Services pamb@fedphe.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association, As Trustee For et al. pamb@fedphe.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 15

Information to identify the case:

Debtor 1 Gerald Joseph Ofier Jr
First Name Middle Name Last Name

Debtor 2 Tammy J Ofier
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:17-bk-02356-RNO**

Social Security number or ITIN xxx-xx-2339
EIN --_-----

Social Security number or ITIN xxx-xx-9627
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald Joseph Ofier Jr
aka Gerald J Ofier

Tammy J Ofier

2/10/21

By the court: Robert N. Opel II
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.